

Information to identify the case:

Debtor 1	Thomas F. Gattinella	Social Security number or ITIN	xxx-xx-7011
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 19-15850-ABA			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Thomas F. Gattinella

8/14/20

By the court: Andrew B. Altenburg Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4

United States Bankruptcy Court
District of New JerseyIn re:
Thomas F. Gattinella
DebtorCase No. 19-15850-ABA
Chapter 7**CERTIFICATE OF NOTICE**

District/off: 0312-1

User: admin
Form ID: 318Page 1 of 2
Total Noticed: 21

Date Rcvd: Aug 14, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 16, 2020.

db +Thomas F. Gattinella, 173 Fries Mill Rd., Turnersville, NJ 08012-2017
cr +LAKEVIEW LOAN SERVICING, LLC, Phelan Hallinan & Schmieg, PC, 1617 JFK Boulevard,
Suite 1400, Philadelphia, PA 19103-1814

518136108 ++FIRST SAVINGS BANK, PO BOX 5096, SIOUX FALLS SD 57117-5096
(address filed with court: CCS First Savings Bank, 500 E. 60th St. N.,
Sioux Falls, South Dakota 57104)

518136111 +Kennedy Health Billing Dept., 500 Marlboro Ave., Cherry Hill, New Jersey 08002-2020
518136112 +Lakeview Loan Servicing LLC, PO Box 202028, Florence, South Carolina 29502-2028
518257118 +Lakeview Loan Servicing, LLC, Kevin G. McDonald, Esquire, 216 Haddon Avenue, Ste. 406,
Westmont, NJ 08108-2812

518136113 +Lending Club Corp. (Quantum 3), 71 Stevenson St., Ste. 300,
San Francisco, California 94105-2985

518136115 +Phelan Hallinan et al PC, 400 Fellowship Road Ste 100, Mt Laurel, New Jersey 08054-3437
518136116 +Prosper Marketplace, Inc. (Quantum 3), 101 2nd St., #F-15,
San Francisco, California 94105-3672

518136117 Quantum 3 Group, LLC as agent for Veloci, P.O. Box 788, Kirkland, Washington 98083-0788
518136118 Quantum 3 GroupLLC as AGent for Velocity, P.O. Box 788, Kirkland, Washington 98083-0788

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Aug 15 2020 01:29:33 U.S. Attorney, 970 Broad St.,
Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Aug 15 2020 01:29:28 United States Trustee,
Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
Newark, NJ 07102-5235

518136107 EDI: CAPITALONE.COM Aug 15 2020 04:28:00 Capital One, PO Box 71083,
Charlotte, North Carolina 28272-1083

518158162 +EDI: AIS.COM Aug 15 2020 04:33:00 Capital One Bank (USA), N.A., 4515 N Santa Fe Ave,
Oklahoma City, OK 73118-7901

518136109 +EDI: CRFRSTNA.COM Aug 15 2020 04:28:00 Credit First Firestone, PO Box 818011,
Cleveland, Ohio 44181-8011

518136110 +EDI: FORD.COM Aug 15 2020 04:33:00 Ford Motor Credit, PO Box 542000,
Omaha, Nebraska 68154-8000

518136114 E-mail/PDF: resurgentbknofications@resurgent.com Aug 15 2020 01:25:59 LVNV Funding LLC,
PO Box 10587, Greenville, South Carolina 29603-0587

518154486 E-mail/PDF: resurgentbknofications@resurgent.com Aug 15 2020 01:25:15 LVNV Funding, LLC,
Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587

518269909 E-mail/Text: camanagement@mtb.com Aug 15 2020 01:29:06 Lakeview Loan Servicing, LLC,
c/o M&T Bank, P.O. Box 840, Buffalo, NY 14240-0840

518140536 EDI: Q3G.COM Aug 15 2020 04:33:00 Quantum3 Group LLC as agent for,
Velocity Investments LLC, PO Box 788, Kirkland, WA 98083-0788

TOTAL: 10

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.****Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Aug 16, 2020

Signature: /s/Joseph Speetjens**CM/ECF NOTICE OF ELECTRONIC FILING**

District/off: 0312-1

User: admin
Form ID: 318

Page 2 of 2
Total Noticed: 21

Date Rcvd: Aug 14, 2020

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 14, 2020 at the address(es) listed below:

Andrew Sklar andy@sklarlaw.com,
NJ43@ecfcbis.com;sklar@premierremote.com;ecf.alert+sklar@titlexi.com
Andrew L. Spivack on behalf of Creditor LAKEVIEW LOAN SERVICING, LLC nj.bkecf@fedphe.com
Denise E. Carlon on behalf of Creditor LAKEVIEW LOAN SERVICING, LLC dcarlon@kmlawgroup.com,
bkgroup@kmlawgroup.com
Kevin Gordon McDonald on behalf of Creditor LakeView Loan Servicing, LLC
kmcDonald@kmlawgroup.com, bkgroup@kmlawgroup.com
Nicholas V. Rogers on behalf of Creditor LakeView Loan Servicing, LLC nj.bkecf@fedphe.com
Phillip Andrew Raymond on behalf of Creditor LAKEVIEW LOAN SERVICING, LLC
phillip.raymond@mccalla.com, mcallaef@ecf.courtdrive.com
Robert Davidow on behalf of Creditor LAKEVIEW LOAN SERVICING, LLC nj.bkecf@fedphe.com
Sherri Jennifer Smith on behalf of Creditor LakeView Loan Servicing, LLC nj.bkecf@fedphe.com,
nj.bkecf@fedphe.com
Sherri Jennifer Smith on behalf of Creditor LAKEVIEW LOAN SERVICING, LLC nj.bkecf@fedphe.com,
nj.bkecf@fedphe.com
Steven N. Taieb on behalf of Debtor Thomas F. Gattinella staieb@comcast.net, sntgale@aol.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 11